

Capital Ratio

As of 31 March 2018 (Revised)

| Capital Adequacy Ratio | Minimum Capital Requirement Ratio | Conservation Buffer Ratio ⁽¹⁾ | Minimum Capital Requirement Ratio and Conservation Buffer Ratio | Capital Ratio |
|----------------------------|-----------------------------------|--|---|---------------|
| Common Equity Tier 1 Ratio | 4.50% | 1.875% | 6.375% | 15.49% |
| Tier 1 Ratio | 6.00% | 1.875% | 7.875% | 15.49% |
| Total Capital Fund | 8.50% | 1.875% | 10.375% | 19.66% |

⁽¹⁾ According to BOT's Basel III guideline, the Bank is required to maintain Common Equity Tier 1 (CET1) of at least 2.5% of total risk-weighted assets, as a capital buffer, in addition to minimum capital ratio. This Capital buffer ("Conservation buffer") will gradually increase at least 0.625% a year starting from 1 January 2016 until the ratio of at least 2.5% is reached on 1 January 2019.